WHAT IS CLAIMED IS:

1. A customized intelligent contact routing system, comprising:

an intelligent contact manager; and

a classification engine coupled with the intelligent contact manager:

wherein the classification engine is operable to determine a classification to be used in handling a contact by applying a set of classification rules; and

wherein the intelligent contact manager is operable to select an appropriate service and an appropriate target for the contact based upon the classification determined by the classification engine.

- 2. The system of Claim 1, wherein the classification is selected from a list of predetermined classifications.
- 3. The system of Claim 1, wherein the classification corresponds to a call type.
 - 4. The system of Claim 1, further comprising:
 - a client query interface operable to receive a request for classification from a customer contact client, query the classification engine for the classification, and return the classification to the customer contact client.

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- 5. The system of Claim 1, further comprising:
- a classification database operable to store data used by the classification engine to determine the classification.

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- 6. The system of Claim 5, wherein the data comprises pre-processed lists of accounts that meet predetermined candidate criteria.
- 7. The system of Claim 5, wherein the classification database is operable to be updated in real-time.
- 8. The system of Claim 5, wherein the 15 classification database is operable to be updated in batch-style loads.
 - 9. The system of Claim 5, further comprising:
 - a restricted development environment operable to update selected aspects of the classification database and classification rules.
 - 10. The system of Claim 5, further comprising:
 an unrestricted development environment operable to
 update all aspects of the classification database and
 classification rules
 - 11. The system of Claim 1, further comprising:
- a back end database operable to store information about customers and accounts.

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12. A method for customized intelligent contact routing, comprising:

receiving, at a classification engine, a request from a customer contact client for classification of a contact:

applying a predetermined set of classification rules to data known about the contact to determine a classification for the contact; and

returning the classification to the customer contact client.

- 13. The method of Claim 12, further comprising: querying a classification database for data known about the contact; and
- receiving, from the classification database, data known about the contact.
- 14. The method of Claim 12, further comprising: querying a back end database for data known about the contact; and

receiving, from the back end database, data known about the contact.

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15. A method of customized intelligent contact routing, comprising:

assigning a classification to a contact at a classification engine;

selecting a service to provide to the contact based upon the classification;

targeting a service node to provide the selected service to the contact; and

delivering the selected service to the contact at the targeted service node.

- 16. The method of Claim 15, wherein selecting a service to provide to the contact based upon the classification is performed by an intelligent contact manager.
- 17. The method of Claim 15, wherein targeting a service node to provide the selected service to the contact is performed by an intelligent contact manager.
- 18. The method of Claim 15, wherein the classification is based upon a customer account status.
- 19. The method of Claim 15, wherein the 25 classification is based upon customer account information.
 - 20. The method of Claim 15, wherein the classification is based upon a previous customer transaction.

21. The method of Claim 15, wherein the classification is based upon a call type.